

10/539461

JC20 Rec'd PCT/PTO 20 JUN 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:]	
GUEST, John et al.]	Art Unit:
]	
Serial No. (not yet available)]	
U.S. national phase of]	
PCT/IB03/05665]	
(formerly PCT/US03/41804)]	
]	Examiner:
Filed: June 20, 2005]	
]	
For: PAYMENT SYSTEM]	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Dear Sir:

Before considering the above-identified application, please amend the application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 17 of this paper.